

EXHIBIT "C"

EXHIBIT E

Case 2:20-cv-03996 Document 1-1 Filed 08/27/20 Page 43 of 56 PageID #: 52

THE MARGOLIN & WEINREB LAW GROUP, LLP

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www.nyfclaw.com

**WE ARE A DEBT COLLECTOR AND ARE ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

NOTICE OF DEFAULT

Via Certified Mail and First Class Mail

January 6, 2020

JOSEPH REDUTO
15 OAKFIELD ROAD
SAINT JAMES, NY 11780

7018 1130 0001 9297 3293

ELLEN MARIE REDUTO
15 OAKFIELD ROAD
SAINT JAMES, NY 11780

7018 1130 0001 9297 3309

PROPERTY ADDRESS: 15 OAKFIELD ROAD, SAINT JAMES, NY 11780

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA: Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo in su casa. Si no entiende el contenido, obtenga una traducción inmediatamente.

Dear Borrower:

You are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose. This firm has been designated by Windward Bora LLC, the Creditor of the above-referenced loan (hereinafter referred to as "the Debt") to contact you regarding the status of your account. The Creditor, (also called the Holder and Beneficiary) has authorized the Servicer and this firm to act on its behalf regarding the collection of the Debt. This firm is relying on information provided by such entities. This firm makes no representation as to the enforceability of the debt. **Further notification pursuant to the Fair Debt Collection Practices Act is provided further down**

The originating creditor of your loan is The First National Bank of Long Island. Should you have any questions to our firm, The Margolin & Weinreb Law Group, LLP, please contact us at 516-921-3838.

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As of January 6, 2020, the following sums are in arrears:

Total Arrears \$14,826.89

On or before February 5, 2020, you must submit payment by bank check, money order, or certified funds of the total arrears to: Windward Bora LLC. Any payment(s) and late charge(s), that come due in the interim must also be included. Prior to submitting payment, you may wish to call Windward Bora LLC to verify the exact amount.

Failure to correct the default by February 5, 2020 may result in acceleration of your loan. Upon acceleration, the total amount of the debt will be immediately due and payable without further demand and a lawsuit to foreclose the mortgage may be commenced. In foreclosure proceedings, we are entitled to collect the total debt in addition to any expenses and costs of the foreclosure including but not limited to reasonable attorneys' fees, where so provided by the terms of the mortgage. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure where possible. Creditor or another person may acquire the Property by means of foreclosure and sale. You have the right to assert in court the non-existence of a default, that you kept your promises and agreements under the mortgage and note or any other defense. After acceleration of the debt, but prior to the foreclosure sale, you may have the right to reinstate the mortgage loan, by payment of all sums due as if immediate payment in full had not been required and to have the lawsuit discontinued, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage.

If you have obtained an order of discharge from the Bankruptcy court, which includes this debt, and you have not reaffirmed your liability for this debt, this law firm is not alleging that you have any personal liability for this debt and does not seek a money judgment against you. However, even if a discharge has been obtained, proceedings to foreclose the loan may still be brought.

IMPORTANT NOTICE TO SERVICEMEMBER AND THEIR DEPENDENTS

If you are a servicemember who is, or recently was, on "active duty" or "active service", or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from foreclosure or eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. §§501-596), as amended (the SCRA) and possibly, certain similar state statutes. If you believe you may be entitled to rights and protections under SCRA, please contact us at 516-921-3838.

If at any time, you make a request to this law firm not to be contacted by phone, we will not do so, except by legal action. **NO PERSON IN THIS LAW OFFICE WILL GIVE YOU ANY LEGAL ADVICE.**

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NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

1. The total amount of the Debt: \$296,108.90. Remaining principal balance as of 01/06/2020 is \$277,282.01 plus accrued interest of \$14,826.89 plus other fees of \$4,000.00.
2. Name of the creditor to whom the Debt is owed: Windward Bora LLC
3. Unless you dispute the validity of the Debt or any portion thereof within thirty (30) days after receipt of this Notice, we will assume that the Debt is valid.
4. If you notify us in writing within thirty (30) days after receipt of this Notice that the Debt or any portion thereof is disputed, we will obtain verification of the Debt or a copy of any judgment against you representing the Debt and a copy of such verification or judgment will be mailed to you from our office.
5. Upon request in writing within thirty (30) days after receipt of this Notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

In the event that there is a manufactured house on the subject premises, should you be unable to bring your account current within thirty (30) days, it is hereby demanded that you turn same over to the Creditor.

Failure to bring the loan current or turn over the above referenced manufactured home within thirty (30) days will be deemed a refusal to comply with the terms of this demand.

All communication about this matter must be made through writing except those specified in this letter.

All payments must be made in certified funds, cashier's check or money order(s) payable to and mailed to Windward Bora LLC, 1688 Meridian Avenue, Miami Beach, FL 33139 phone number is 786-475-5344.

If you are unable to bring your account current, you are urged to call Windward Bora LLC immediately to discuss possible alternatives to foreclosure.

Respectfully,
The Margolin & Weinreb Law Group, LLP

U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com.

OFFICIAL USE

Certified Mail Fee \$3.50

Return Receipt & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.80

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$0.50

Total Postage and Fees \$0.50

Postmark Here

Sent To
 Joseph Reduto
 15 Oakfield Road
 Saint James, NY 11780

SENDER: COMPLETE THIS SECTION

☒ Complete items 1, 2, and 3.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Joseph Reduto
 15 Oakfield Road
 Saint James, NY 11780

9590 9402 5160 9122 0715 65

2. Article Number (Transfer from service label)
 7018 1130 0001 9297 3293

COMPLETE THIS SECTION ON DELIVERY

A. Signature
☒ Agent
☐ Addressee

B. Received by (Printed Name)
 C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

U.S. Postal Service[®]
CERTIFIED MAIL[®] RECEIPT
 Domestic Mail Only

For delivery information, visit our website at myusps.com.

OFFICIAL USE

Certified Mail Fee \$3.50

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.80

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$0.50

Total Postage and Fees \$4.80

Postmark Here

Sent to Ellen Marie Reduto
 Street and Apt. No., or P.O. Box No. 15 Oakfield Road
 City, State, ZIP+4[®] Saint James, NY 11780

PS Form 3800, April 2015 (Instructions on back)

SENDER: COMPLETE THIS SECTION

☒ Complete items 1, 2, and 3.
☒ Print your name and address on the reverse so that we can return the card to you.
☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
Ellen Marie Reduto
15 Oakfield Road
Saint James, NY 11780

2. Article Number (Transfer from service label)
7018 1130 0001 9297 3309

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail[®]
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail[®]
☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express[®]
☐ Registered Mail[®]
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise[®]
☐ Signature Confirmation[™]
☐ Signature Confirmation Restricted Delivery

4. Signature
X

☐ Agent
☐ Addressee

5. Received by (Printed Name)
U. Prato

6. Date of Delivery

7. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

PS Form 3811, July 2015 PSN 7530-02-000-9059

Domestic Return Receipt